

**Information to identify the case:**

Debtor 1	Antoinette L. Matthews		Social Security number or ITIN xxx-xx-5629
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	16-16567-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Antoinette L. Matthews

8/13/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Antoinette L. Matthews  
Debtor

Case No. 16-16567-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 19

Date Rcvd: Aug 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2019.

db	+Antoinette L. Matthews, 15 West Cedar Avenue, Oaklyn, NJ 08107-1041
cr	+WELLS FARGO BANK, N.A., Phelan Hallinan & Schmiege, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
516103672	Beneficial Bank, 1818 Beneficial Bank Place, Philadelphia, PA 19103
516103674	+Capital One Bank, c/o Hayt, Hayt & Landau, LLC, 123 S Broad St #1660, Philadelphia, PA 19109-1003
516103676	+Capital One Retail Card Service, c/o The Bureaus, 650 Dundee Road, Ste 370, Northbrook, IL 60062-2757
516103677	+Calvary Spv I LLC, c/o Schachter Portnoy LLC, 3490 US Route 1, Ste 6, Princeton, NJ 08540-5920
516173686	+MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
516103678	+Phila Federal CU, 12800 Townsend Road, Philadelphia, PA 19154-1095
516219681	+Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154-1095
518257069	+WELLS FARGO BANK, N.A., Phelan Hallinan Diamond & Jones, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 14 2019 00:16:54 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 14 2019 00:16:51 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516103671	EDI: WFFC.COM Aug 14 2019 03:28:00 America's Servicing Company, PO Box 10328, Des Moines, IA 50306-0328
516103673	+E-mail/Text: rreithmeier@thebeneficial.com Aug 14 2019 00:15:46 Beneficial Bank, 1818 Market Street, Philadelphia, PA 19103-3628
516103675	+EDI: CAPITALONE.COM Aug 14 2019 03:28:00 Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
516165164	EDI: CAPITALONE.COM Aug 14 2019 03:28:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516236457	+E-mail/Text: bankruptcy@capvps.com Aug 14 2019 00:17:48 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516411001	EDI: RECOVERYCORP.COM Aug 14 2019 03:28:00 The Bureaus, Inc., c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516212181	+EDI: WFFC.COM Aug 14 2019 03:28:00 Wells Fargo Bank, N.A., C/O Americas Servicing Company, as servi, Attn: Bankruptcy Department MAC #D3347-0, 3476 Stateview BLVD, Fort Mill, SC 29715-7203

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516295470*	+MidFirst Bank, 999 NorthWest Grand Blvd, Oklahoma City OK 73118-6051
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TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK C/O MIDLAND MORTGAGE dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Eric Clayman on behalf of Debtor Antoinette L. Matthews jenkins.clayman@verizon.net, connor@jenkinsclayman.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 19

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Jason Brett Schwartz on behalf of Creditor Philadelphia Federal Credit Union  
jschwartz@mesterschwartz.com  
Joshua I. Goldman on behalf of Creditor MIDFIRST BANK C/O MIDLAND MORTGAGE  
jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com  
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Stephanie F. Ritigstein on behalf of Debtor Antoinette L. Matthews jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com

TOTAL: 8